

# Health Savings Account (HSA) Terms and Conditions Acceptance Process

A U.S. Bank Health Savings Account (HSA) offers you the opportunity to make the most of each dollar you set aside for healthcare expenses. Whether your objective is to save and invest for the future or take advantage of tax savings to pay for qualified medical expenses now, a U.S. Bank Healthcare Savings Account (HSA) is easy to use, with tools to access and manage your account at your convenience.

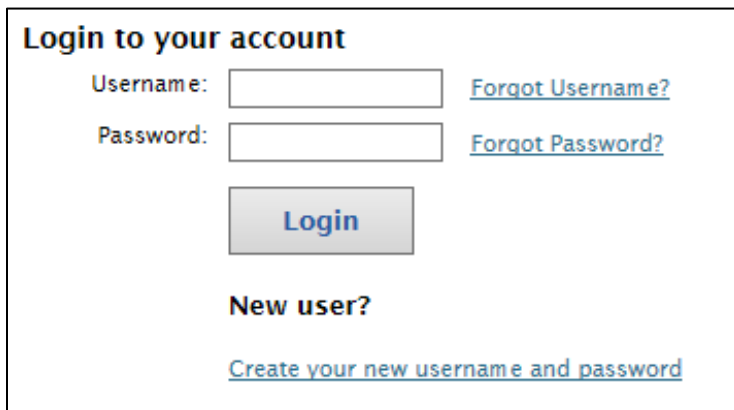
To get started, please follow these simple steps:

1. Once enrolled in an HSA, participants will receive a Welcome email and will be directed to <https://cdhaccount.usbank.com> to Log in.



The screenshot shows the login page for U.S. Bank Healthcare Payment Solutions. At the top is the usbank logo and the text "Healthcare Payment Solutions". Below this is a blue banner with the text "Welcome to U.S. Bank Healthcare Payment Solutions". Under the banner, there is a welcome message: "Welcome to U.S. Bank Healthcare Payment Solutions - your #1 source for healthcare spending accounts. U.S. Bank provides the tools to make smart healthcare spending decisions that are important to you." The main section is titled "Login to your account" and contains two input fields: "Username:" and "Password:". To the right of each field is a link: "Forgot Username?" and "Forgot Password?". Below the input fields is a "Login" button. Under the "Login" button is the text "New user?" followed by a link: "Create your new username and password". At the bottom of the page is a "Questions?" section with a question mark icon and contact information: "Contact U.S. Bank Consumer Services at (877) 470-1771 or [myusbank@healthaccountsolutions.com](mailto:myusbank@healthaccountsolutions.com)".

2. Click on **"Create your new username and password"** under New user.



This screenshot is a close-up of the "New user?" section of the login page. It shows the "Login to your account" heading, the "Username:" and "Password:" input fields, and the "Forgot Username?" and "Forgot Password?" links. The "Login" button is also visible. Below the "Login" button is the text "New user?" followed by the link "Create your new username and password".

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3. To verify your identity, when prompted, enter your First and Last Name, Zip Code and your Social Security Number Click Next.

**User Identification (Step 1 of 3)**

Complete the information below to verify your identity.

*First Name:	<input type="text" value="John"/>
*Last Name:	<input type="text" value="Doe"/>
*Zip Code:	<input type="text" value="58103"/> <small>Please enter your 5 digit zip code.</small>
*SSN or Employee ID:	SSN: <input type="text" value="123"/> - <input type="text" value="45"/> - <input type="text" value="6789"/> --OR-- Employee ID: <input type="text"/>

\* Required field

4. Select and answer five security questions. Click Next.

**Security Questions (Step 2 of 3)**

Please enter an answer to any 5 security questions to complete your user setup. To keep your information secure, you will be asked to answer 2 of these questions to complete sensitive actions within the portal such as resetting a forgotten password.

* Select a question...	<input type="text"/>
* Select a question...	<input type="text"/>
* Select a question...	<input type="text"/>
* Select a question...	<input type="text"/>
* Select a question...	<input type="text"/>

\* Required field

5. Create your own username and password and click Next.

**Change Username and Password (Step 3 of 3)**

Please change your login information.

*Username:	<input type="text" value="jdoe2102811"/> <small>Enter the username that you would like to change your current username to. Your username may contain alphanumeric characters and any of the following special characters: period (.), at sign (@), underscore (_), and dash (-).</small>
*New Password:	<input type="password" value="*****"/> <small>Enter the password that you would like to change your current password to. Have a minimum of 7 characters but not exceed 10 characters in length. Not be one of your last 2 passwords. Contain at least one number.</small>
*Confirm Password:	<input type="password" value="*****"/> <small>Re-enter your new password for verification.</small>

\* Required field

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6. An eSignature disclosure will be presented with Terms and Conditions for establishing your HSA. Please review and check off the "I have read and agree to the Custodial Agreement" and click Submit.
7. All steps are now complete, and you will be brought to the consumer portal.



Begin managing your account!

If you have any questions, please call us at 877-470-1771. Representatives are available to assist you Monday through Friday, 7:00 a.m. to 7:00 p.m. CT.

This Health Savings Account (HSA) is a custody account with U.S. Bank serving as the custodian. Terms and conditions of the HSA are included in your HSA Application and Agreement. For the U.S. Bank HSA, your funds maintained in the Cash Account are FDIC insured subject to the FDIC insurance coverage and insurance limits allowed by law. FDIC insurance is calculated on end-of-day ledger balances in your deposit account which may include funds deducted from your available balance for investment purchases that have not yet settled.

U.S. Bank does not provide legal, tax, or investment advice to HSA accountholders. Contact a qualified accountant, attorney or investment adviser for tax, legal or investment advice.

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